



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** ATLANTIC UNION BANKSHARES CORPORATION

**City/State** RICHMOND, VA

## Bank Holding Company Information

Federal Reserve District: 5

Consolidated Assets (\$000): 19,855,522

Peer Group Number: 1 Number in Peer Group: 133

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

ATLANTIC UNION BANKSHARES CORPORATION

1051 EAST CARY STREET SUITE 1200

RICHMOND, VA 23219

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	19,630,600			17,505,835			19,021,107			16,811,017			13,202,130		
Net income (\$000) .....	56,189			7,089			158,228			193,528			146,248		
Number of BHCs in peer group .....	133			123			128			125			118		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.81	2.67	58	3.15	2.94	60	2.98	2.77	64	3.27	3.01	56	3.29	3.08	56
+ Non-interest income .....	0.69	1.13	31	0.61	1.12	24	0.63	1.21	25	0.74	1.32	26	0.79	1.31	27
- Overhead expense .....	2.34	2.28	60	2.27	2.68	30	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45
- Provision for credit losses .....	-0.28	-0.12	26	1.29	0.88	75	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44
+ Securities gains (losses) .....	0	0.01	63	0.04	0.03	77	0.06	0.02	84	0.05	0.01	92	0	0	79
+ Other tax equivalent adjustments .....	0.01	0	93	0.01	0	93	0.01	0	96	0.01	0	89	-0.02	0	0
= Pretax net operating income (tax equivalent) .....	1.45	1.78	24	0.26	0.64	25	1.05	1.04	47	1.45	1.56	39	1.40	1.57	33
Net operating income .....	1.14	1.36	32	0.16	0.48	23	0.83	0.81	46	1.15	1.19	42	1.13	1.24	34
Net income .....	1.14	1.35	32	0.16	0.48	23	0.83	0.82	45	1.15	1.19	42	1.11	1.24	33
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.40	3.18	61	4.47	4.09	74	3.89	3.55	71	4.78	4.41	75	4.61	4.24	73
Interest expense .....	0.29	0.29	62	0.93	0.85	64	0.57	0.52	65	1.09	1.08	57	0.88	0.86	60
Net interest income (tax equivalent) .....	3.12	2.88	62	3.54	3.24	64	3.31	3.01	68	3.69	3.33	65	3.73	3.38	67
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.03	0.16	29	0.16	0.27	50	0.08	0.27	27	0.17	0.21	53	0.12	0.22	42
Earnings coverage of net loan and lease losses (X) .....	43.61	25.70	74	12.89	17.23	59	23.47	22.91	68	12.14	24.40	46	17.49	21.75	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1	1.49	20	1.10	1.32	31	1.14	1.58	25	0.34	0.83	10	0.42	0.90	13
Allowance for loan and lease losses / Total loans and leases .....	1	1.47	21	1.10	1.30	33	1.14	1.55	26	0.33	0.81	10	0.42	0.89	13
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.38	0.70	23	0.39	0.63	25	0.39	0.71	22	0.29	0.57	19	0.37	0.61	26
30–89 days past due loans and leases / Total loans and leases .....	0.18	0.33	31	0.48	0.52	51	0.26	0.39	37	0.52	0.43	69	0.59	0.44	73
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	2.92	-0.51	64	10.72	14.37	39	4.90	3.20	62	11.13	14.45	39	14.40	16.62	47
Net short-term noncore funding dependence .....	2	-6.88	80	3.26	4.94	38	2.61	-4.76	78	3.86	3.38	42	11.94	4.66	72
Net loans and leases / Total assets .....	71.41	60.99	83	71.18	64.23	69	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.18	9.15	54	8.44	9.43	19	8.95	9.13	46	8.79	9.76	25	9.71	9.71	49
Holding company equity capital / Total assets .....	13.65	10.72	86	13.59	11.64	74	13.79	11.16	83	14.31	12.43	73	13.98	12.22	75
Total equity capital (including minority interest) / Total assets .....	13.65	10.85	86	13.59	11.80	72	13.79	11.29	82	14.31	12.57	73	13.98	12.27	75
Common equity tier 1 capital / Total risk-weighted assets .....	10.56	12.57	20	9.74	11.64	21	10.26	12.38	17	10.24	12.17	23	9.93	12.12	14
Net loans and leases / Equity capital (X) .....	5.23	5.73	42	5.24	5.59	44	5.15	5.58	41	5.02	5.21	49	5.03	5.29	44
Cash dividends / Net income .....	40.34	23.13	80	279.66	81.34	91	53.42	42.30	67	40.48	33.12	64	39.66	27.31	73
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	11.25	16.49	40	5.58	11.31	32	11.80	16.68	37	27.59	9.26	88	47.58	7	97
Equity capital .....	11.72	9.13	72	-1.38	5.70	18	7.77	6.99	62	30.58	10.49	87	83.94	7.89	97
Net loans and leases .....	11.60	7.22	70	6.40	9.91	43	10.56	9.07	66	30.48	9.10	90	35.43	7.89	93
Noncore funding .....	-58.41	-25.09	8	-5.84	16.35	23	-37.84	-12.18	20	10.37	6.59	62	59.37	10.67	92
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0.26	1.14	77
Long-term debt / Equity capital .....	5.49	11.33	39	6.48	12.46	52	5.49	13.56	37	6.25	13.04	50	8.16	13.37	55
Equity investment in subsidiaries / Equity capital .....	106.41	102.85	70	111.34	103.91	86	105.54	102.81	68	111.31	103.22	85	114.44	103.10	88
Cash from ops + noncash items + op expense / Op expense + dividends .....	18.62	98.58	19	297	176.81	78	108.25	147.24	32	163.66	190.27	46	65.17	174.91	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	126,903	150,928	572,357	611,431	469,301	-15.92	102.13
Income from lease financing receivables.....	1,016	151	2,372	132	0	572.85	
Fully taxable income on loans and leases.....	127,562	150,773	573,266	609,808	467,757	-15.39	103.95
Tax-exempt income on loans and leases.....	357	306	1,463	1,755	1,544	16.67	50.63
Estimated tax benefit on income on loans and leases.....	116	103	477	572	589	12.40	-59.17
Income on loans and leases (tax equivalent).....	128,035	151,182	575,206	612,135	469,890	-15.31	103.01
Investment interest income (tax equivalent).....	22,218	20,929	85,570	88,191	58,749	6.16	141.84
Interest on balances due from depository institutions.....	77	870	1,289	3,766	2,124	-91.15	63.83
Interest income on other earning assets.....	397	1,102	2,937	6,361	6,220	-63.97	-57.63
Total interest income (tax equivalent) .....	150,727	174,083	665,002	710,453	536,983	-13.42	105.80
Interest on time deposits of \$250K or more .....	2,007	3,889	12,510	12,972	4,023	-48.39	
Interest on time deposits < \$250K.....	4,940	9,981	33,400	37,939	22,341	-50.51	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,181	14,643	30,034	64,060	32,972	-85.11	35.38
Interest on other borrowings and trading liabilities.....	1,723	5,761	14,035	38,317	34,582	-70.09	-26.05
Interest on subordinated debt and mandatory convertible securities .....	1,925	2,043	8,177	8,172	8,179	-5.78	291.26
Total interest expense.....	12,776	36,317	98,156	161,460	102,097	-64.82	82.05
Net interest income (tax equivalent).....	137,951	137,766	566,846	548,993	434,886	0.13	108.32
Non-interest income.....	33,878	26,873	119,250	125,039	104,050	26.07	114.72
Adjusted operating income (tax equivalent) .....	171,829	164,639	686,096	674,032	538,936	4.37	109.55
Overhead expense.....	114,846	99,543	418,422	417,303	337,612	15.37	111.20
Provision for credit losses.....	-13,624	56,256	82,201	22,125	14,084		
Securities gains (losses) .....	78	1,936	12,294	7,675	457	-95.97	-45.45
Other tax equivalent adjustments .....	540	600	2,613	2,086	-3,216	-10.00	-42.74
Pretax net operating income (tax equivalent).....	71,225	11,376	200,380	244,365	184,406	526.10	171.83
Applicable income taxes .....	11,380	985	28,066	37,556	30,014	1055.33	95.94
Tax equivalent adjustments .....	3,656	3,302	14,086	13,110	4,979	10.72	6.50
Applicable income taxes (tax equivalent).....	15,036	4,287	42,152	50,666	34,993	250.73	62.71
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	56,189	7,089	158,228	193,699	149,413	692.62	231.28
Discontinued operations, net of applicable income taxes.....	0	0	0	-171	-3,165		
Net income attributable to holding company.....	56,189	7,089	158,228	193,528	146,248	692.62	231.28
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	56,189	7,089	158,228	193,528	146,248	692.62	231.28
Investment securities income (tax equivalent).....	22,218	20,929	85,570	88,191	58,749	6.16	141.84
US Treasury and agency securities (excluding mortgage-backed securities) .....	120	201	609	840	381	-40.30	
Mortgage-backed securities .....	8,484	9,401	35,532	40,659	27,400	-9.75	171.75
All other securities .....	13,614	11,327	49,429	46,692	30,968	20.19	124.47
Cash dividends declared.....	22,667	19,825	84,518	78,345	58,001	14.34	169.52
Common .....	19,700	19,825	78,860	78,345	58,001	-0.63	134.24
Preferred.....	2,967	0	5,658	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Relative Income Statement and Margin Analysis**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.07	2.96	58	3.98	3.72	70	3.50	3.27	67	4.23	4	68	4.07	3.87	68
Less: Interest expense .....	0.26	0.27	58	0.83	0.78	62	0.52	0.48	65	0.96	0.98	53	0.77	0.79	57
Equals: Net interest income (tax equivalent) .....	2.81	2.67	58	3.15	2.94	60	2.98	2.77	64	3.27	3.01	56	3.29	3.08	56
Plus: Non-interest income .....	0.69	1.13	31	0.61	1.12	24	0.63	1.21	25	0.74	1.32	26	0.79	1.31	27
Equals: adjusted operating income (tax equivalent) .....	3.50	3.87	32	3.76	4.12	30	3.61	4.04	31	4.01	4.41	31	4.08	4.46	31
Less: Overhead expense .....	2.34	2.28	60	2.27	2.68	30	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45
Less: Provision for credit losses .....	-0.28	-0.12	26	1.29	0.88	75	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	63	0.04	0.03	77	0.06	0.02	84	0.05	0.01	92	0	0	78
Plus: other tax equivalent adjustments .....	0.01	0	93	0.01	0	93	0.01	0	96	0.01	0	89	-0.02	0	0
Equals: Pretax net operating income (tax equivalent) .....	1.45	1.78	24	0.26	0.64	25	1.05	1.04	47	1.45	1.56	39	1.40	1.57	33
Less: Applicable income taxes (tax equivalent) .....	0.31	0.40	23	0.10	0.16	32	0.22	0.23	46	0.30	0.36	34	0.27	0.33	27
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.14	1.36	32	0.16	0.48	23	0.83	0.81	46	1.15	1.19	42	1.13	1.24	34
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	2	-0.02	0	1
Equals: Net income .....	1.14	1.35	32	0.16	0.48	23	0.83	0.82	45	1.15	1.19	42	1.11	1.24	33
Memo: Net income (last four quarters) .....	1.06	1.07	50	0.96	0.98	36	0.83	0.82	45	1.15	1.19	41	1.11	1.24	33
Net income—BHC and noncontrolling (minority) interest .....	1.14	1.37	32	0.16	0.49	23	0.83	0.83	45	1.15	1.20	42	1.11	1.25	33
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.22	93.08	17	88.90	91.24	26	89.93	92.32	18	88.48	91.05	24	88.32	91.48	20
Average interest-bearing funds / Average assets .....	61.17	62.97	44	68.49	66.92	57	64.21	64.06	54	66.48	65.57	54	66.05	65.56	57
Interest income (tax equivalent) / Average earning assets .....	3.40	3.18	61	4.47	4.09	74	3.89	3.55	71	4.78	4.41	75	4.61	4.24	73
Interest expense / Average earning assets .....	0.29	0.29	62	0.93	0.85	64	0.57	0.52	65	1.09	1.08	57	0.88	0.86	60
Net interest income (tax equivalent) / Average earning assets .....	3.12	2.88	62	3.54	3.24	64	3.31	3.01	68	3.69	3.33	65	3.73	3.38	67
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.63	4.05	28	4.78	4.74	58	4.16	4.27	48	5.10	5.09	56	4.89	4.95	54
Interest-bearing bank balances .....	0.11	0.10	64	1.31	1.16	66	0.35	0.27	75	1.94	2.04	42	1.15	1.64	15
Federal funds sold and reverse repos .....	0.78	0.26	82	1.03	1.34	35	0.47	0.68	47	1.72	2.44	28	2.04	2.17	48
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.33	3.15	59	4.41	4.05	72	3.82	3.51	68	4.70	4.36	73	4.53	4.20	73
Investment securities (tax equivalent) .....	2.96	1.84	96	3.49	2.60	95	3.28	2.25	96	3.55	2.76	94	3.31	2.68	88
US Treasury and agency securities (excluding mortgage-backed securities) .....	3.39	1.30	97	3.94	2.31	90	3.51	1.75	92	3.37	2.32	88	2.06	2.05	55
Mortgage-backed securities .....	2.10	1.60	83	3.01	2.49	91	2.60	2.05	92	3.01	2.61	89	2.68	2.50	75
All other securities .....	3.51	2.93	74	3.83	3.62	72	3.75	3.24	73	4.15	4.06	68	3.70	4.20	53
Interest-bearing deposits .....	0.32	0.26	69	1.09	0.90	69	0.69	0.53	71	1.20	1.10	60	0.78	0.81	51
Time deposits of \$250K or more .....	1.33	0.82	88	2.36	1.83	94	1.96	1.42	88	2.47	1.96	90	1.46	1.44	51
Time deposits < \$250K .....	1.04	0.78	78	1.89	1.69	62	1.63	1.36	71	1.83	1.82	46	1.33	1.29	50
Other domestic deposits .....	0.10	0.17	30	0.77	0.71	63	0.36	0.36	55	0.94	0.93	53	0.62	0.67	51
Foreign deposits .....	0	0.13	0	0	0.79	0	0	0.42	0	1.19	0	0	0.97	0	0
Federal funds purchased and repos .....	0.09	0.18	43	0.63	1.14	23	0.32	0.62	26	0.85	1.86	25	1.24	1.51	40
Other borrowed funds and trading liabilities .....	0.77	1.38	27	1.21	1.90	13	0.79	1.50	17	2.14	2.38	34	2.29	2.28	53
All interest-bearing funds .....	0.43	0.42	60	1.21	1.15	60	0.80	0.74	61	1.44	1.49	52	1.17	1.19	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	33,878	26,873	119,250	125,039	104,050
Fiduciary activities income .....	2,840	2,771	10,576	10,345	5,536
Service charges on deposit accounts - domestic .....	5,509	7,578	25,251	30,202	25,439
Trading revenue.....	1,882	4,331	16,637	15,320	3,554
Investment banking fees and commissions.....	3,630	3,198	13,051	13,019	10,614
Insurance activities revenue.....	327	971	2,002	1,178	1,553
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	0	0	0	0	0
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	8,961	1,497	24,496	9,007	21,603
Other non-interest income.....	10,729	6,527	27,237	45,968	35,751
Total overhead expenses .....	114,846	99,543	418,422	417,303	337,612
Personnel expense.....	52,788	50,117	206,661	195,349	159,379
Net occupancy expense.....	11,283	10,874	43,764	44,052	37,698
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	3,730	4,401	16,574	18,521	12,839
Other operating expenses.....	47,045	34,151	151,423	159,381	127,696
Fee income on mutual funds and annuities.....	375	423	1,640	4,461	4,025
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,870	2,011	1,879	1,989	1,609
Average personnel expense per employee.....	28.23	24.92	109.98	98.21	99.05
Average assets per employee.....	10,497.65	8,705.04	10,122.99	8,451.99	8,205.18

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	1.11	2.10	43	1.57	2.64	42	1.38	2.02	46	3.57	2.72	67	3.87	3.08
Overhead expenses / Net Interest Income + non-interest income .....	68.07	59.31	84	61.47	63.90	48	62.02	62.28	52	62.94	61.29	61	63.61	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.34	2.28	60	2.27	2.68	30	2.20	2.57	33	2.48	2.69	40	2.56	2.71
Personnel expense.....	1.08	1.28	27	1.15	1.36	29	1.09	1.30	27	1.16	1.41	27	1.21	1.44
Net occupancy expense.....	0.23	0.24	43	0.25	0.27	36	0.23	0.26	33	0.26	0.28	43	0.29	0.28
Other operating expenses.....	1.03	0.73	82	0.88	0.98	55	0.88	0.94	63	1.06	0.97	71	1.06	0.97
Overhead less non-interest income .....	1.65	1.10	86	1.66	1.47	68	1.57	1.25	75	1.74	1.32	77	1.77	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	66.84	58.69	82	60.46	63.38	45	60.99	61.82	51	61.91	60.64	59	62.64	60.37
Personnel expense.....	30.72	33.28	29	30.44	33.17	28	30.12	32.36	33	28.98	32.39	26	29.57	32.51
Net occupancy expense.....	6.57	6.42	54	6.60	6.75	43	6.38	6.58	47	6.54	6.52	52	6.99	6.48
Other operating expenses.....	29.55	18.45	92	23.42	22.88	67	24.49	22.28	75	26.39	21.20	82	26.08	20.90
Total non-interest income .....	19.72	28.42	32	16.32	26.40	27	17.38	28.83	27	18.55	29.23	28	19.31	28.50
Fiduciary activities income .....	1.65	2.15	48	1.68	2.03	52	1.54	2.09	50	1.53	1.97	51	1.03	2.14
Service charges on domestic deposit accounts .....	3.21	3.21	47	4.60	3.92	59	3.68	3.27	57	4.48	3.88	57	4.72	4.15
Trading revenue.....	1.10	0.97	72	2.63	1.58	80	2.42	1.28	79	2.27	1.18	82	0.66	0.85
Investment banking fees and commissions.....	2.11	2.51	60	1.94	2.81	54	1.90	2.46	57	1.93	3.54	52	1.97	3.42
Insurance activities revenue.....	0.19	0.38	64	0.59	0.40	77	0.29	0.41	69	0.17	0.47	62	0.29	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21	0	0.65
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	5.22	3.74	72	0.91	1.88	45	3.57	3.92	59	1.34	1.86	48	4.01	1.61
Other non-interest income.....	6.24	8.65	39	3.96	9.85	16	3.97	9.65	17	6.82	10.04	36	6.63	9.86
Overhead less non-interest income .....	47.12	29.66	91	44.14	36.23	74	43.60	31.93	79	43.36	31.06	88	43.34	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.98	21.04	12	8.66	17.54	15	14.01	18.63	18	15.37	20.56	14	16.28	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	21.11	22.74	30	37.68	22.86	93	21.04	21.18	40	20.73	23.23	27	18.98	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	9,603,570	9,719,193	9,750,727	9,579,643	7,510,705	-1.19	99.96	
Commercial and industrial loans .....	3,599,884	2,177,933	3,263,460	2,114,033	1,317,135	65.29	706.55	
Loans to individuals .....	622,060	710,610	649,053	723,273	681,734	-12.46	39.06	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	11,529			
Agricultural loans .....	11,512	5,368	9,262	13,714	16,605	114.46	127.33	
Other loans and leases .....	484,336	232,428	445,553	235,678	178,499	108.38	365.06	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	14,321,362	12,845,532	14,118,055	12,666,341	9,716,207	11.49	146.68	
Less: Allowance for loan and lease losses .....	142,911	141,043	160,540	42,294	41,045	1.32	315.45	
Net loans and leases .....	14,178,451	12,704,489	13,957,515	12,624,047	9,675,162	11.60	145.68	
Debt securities that reprice or mature in over 1 year .....	3,107,674	2,322,409	2,905,603	2,300,892	2,120,486	33.81	212.42	
Mutual funds and equity securities .....	0	0	0	0	3,348		-100.00	
Subtotal .....	17,286,125	15,026,898	16,863,118	14,924,939	11,798,996	15.03	155.33	
Interest-bearing bank balances .....	244,593	293,636	318,974	236,292	95,218	-16.70	472.46	
Federal funds sold and reverse repos .....	315	15,284	2,013	38,172	216	-97.94	-51.54	
Debt securities that reprice or mature within 1 year .....	131,437	199,699	178,159	196,620	137,837	-34.18	-4.78	
Trading assets .....	104,586	173,658	161,193	53,819	19,180	-39.77	1287.08	
Total earning assets .....	17,767,056	15,709,175	17,523,457	15,449,842	12,051,447	13.10	155.30	
Non-interest-bearing cash and due from depository institutions .....	155,972	197,521	172,307	163,050	166,927	-21.04	63.39	
Premises, fixed assets, and leases .....	215,811	214,503	219,253	215,782	147,064	0.61	72.16	
Other real estate owned .....	12,232	6,648	12,657	8,265	8,813	84.00	-14.14	
Investment in unconsolidated subsidiaries .....	5,608	5,232	5,529	5,202	4,504	7.19	100.21	
Intangible and other assets .....	1,698,960	1,714,754	1,703,321	1,721,309	1,386,538	-0.92	160.95	
Total assets .....	19,855,522	17,847,716	19,636,407	17,563,450	13,765,293	11.25	153.00	
Quarterly average assets .....	19,630,600	17,505,835	19,758,471	17,396,871	13,569,887	12.14	152.97	
Average loans and leases (YTD) .....	14,127,146	12,644,644	13,827,760	11,998,276	9,608,266	11.72	146.15	
<b>Memoranda</b>								
Loans held-for-sale .....	49,082	76,691	96,742	55,405	0	-36.00	95.48	
Loans not held-for-sale .....	14,272,280	12,768,841	14,021,313	12,610,936	9,716,207	11.77	146.90	
Real estate loans secured by 1–4 family .....	2,087,836	2,305,175	2,188,553	2,329,748	1,927,711	-9.43	37.29	
Commercial real estate loans .....	7,481,834	7,377,558	7,527,014	7,212,008	5,547,807	1.41	130.05	
Construction and land development .....	884,303	1,318,252	925,798	1,250,924	1,194,821	-32.92	13.85	
Multifamily .....	842,906	679,390	814,745	633,743	548,231	24.07	160.74	
Nonfarm nonresidential .....	5,754,625	5,379,916	5,786,471	5,327,341	3,804,755	6.96	167.37	
Real estate loans secured by farmland .....	33,900	36,460	35,160	37,887	35,187	-7.02	14.05	
Total investment securities .....	3,239,111	2,522,108	3,083,762	2,497,512	2,261,671	28.43	184.87	
U.S. Treasury securities .....	0	2,504	0	4,498	0	-100.00		
US agency securities (excluding mortgage-backed securities) .....	14,354	18,255	16,145	19,635	17,660	-21.37	58.87	
Municipal securities .....	1,434,849	1,090,361	1,374,210	992,239	958,798	31.59	206.92	
Mortgage-backed securities .....	1,642,300	1,290,020	1,542,329	1,345,181	1,184,036	27.31	183.36	
Asset-backed securities .....	41,170	43,879	44,230	48,725	43,831	-6.17	-20.00	
Other debt securities .....	106,438	77,089	106,848	87,234	53,998	38.07	322.86	
Mutual funds and equity securities .....	0	0	0	0	3,348		-100.00	
Available-for-sale securities .....	2,695,419	1,969,814	2,538,794	1,942,368	1,766,051	36.84	189.01	
U.S. Treasury securities .....	0	2,504	0	4,498	0	-100.00		
US agency securities (excluding mortgage-backed securities) .....	11,678	15,458	13,394	16,822	17,660	-24.45	29.25	
Municipal securities .....	899,098	546,726	837,326	447,091	466,526	64.45	241.80	
Mortgage-backed securities .....	1,637,035	1,284,158	1,536,996	1,337,998	1,184,036	27.48	182.45	
Asset-backed securities .....	41,170	43,879	44,230	48,725	43,831	-6.17	-20.00	
Other debt securities .....	106,438	77,089	106,848	87,234	53,998	38.07	322.86	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	62,784	52,604	74,914	48,359	7,229	19.35	963.23	
Available-for-sale securities appreciation (depreciation) .....	56,980	72,591	101,172	52,020	-6,134	-21.51	244.50	
Structured notes, fair value .....	0	2,565	0	12,568	2,088	-100.00	-100.00	
Pledged securities .....	1,133,513	1,030,866	1,154,003	1,019,120	640,863	9.96	112.83	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	5,067,912	3,072,630	4,369,673	2,973,675	2,098,647	64.94	271.14
NOW, ATS and transaction accounts .....	3,613,166	3,181,738	3,625,156	2,905,713	2,288,523	13.56	140.20
Time deposits less brokered deposits < \$250K .....	1,813,789	1,926,611	1,843,237	1,923,004	1,643,873	-5.86	
MMDA and other savings accounts .....	5,207,724	4,538,672	5,124,818	4,654,760	3,475,572	14.74	172.27
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	15,702,591	12,719,651	14,962,884	12,457,152	9,506,615	23.45	188.45
Time deposits of \$250K or more .....	588,089	667,019	619,442	653,729	280,785	-11.83	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	273,522	81,781	250,888	66,053	39,197	234.46	187.99
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	361,080	100,000	431,703	1,273,600	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	10,339	838,163	210,621	784,652	152,082	-98.77	-93.01
Brokered deposits < \$250K .....	9,883	172,245	145,382	197,635	187,600	-94.26	
Noncore funding .....	881,833	2,120,288	1,326,333	2,133,772	1,933,264	-58.41	-29.47
Trading liabilities .....	104,586	173,658	161,193	53,819	19,180	-39.77	347.18
Subordinated notes and debentures + trust preferred securities .....	290,078	297,611	289,829	297,392	291,399	-2.53	179.37
Other liabilities .....	166,702	111,058	187,678	108,213	90,254	50.10	263.26
Total liabilities .....	17,145,790	15,422,266	16,927,917	15,050,348	11,840,712	11.18	149.68
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	166,356	0	166,356	0	0		
Common stock .....	104,493	104,086	104,169	105,827	87,250	0.39	80.63
Common surplus .....	1,752,807	1,743,429	1,750,897	1,790,305	1,380,259	0.54	187.31
Retained earnings .....	649,575	529,606	616,053	581,395	467,345	22.65	111.81
Accumulated other comprehensive income .....	36,501	48,329	71,015	35,575	-10,273	-24.47	474.01
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,709,732	2,425,450	2,708,490	2,513,102	1,924,581	11.72	176.23
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,709,732	2,425,450	2,708,490	2,513,102	1,924,581	11.72	176.23
Total liabilities and capital .....	19,855,522	17,847,716	19,636,407	17,563,450	13,765,293	11.25	153.00
<b>Memoranda</b>							
Non-interest-bearing deposits .....	5,067,912	3,072,630	4,369,673	2,973,675	2,098,647	64.94	271.14
Interest-bearing deposits .....	11,232,651	10,486,285	11,358,035	10,334,841	7,876,353	7.12	145.11
Total deposits .....	16,300,563	13,558,915	15,727,708	13,308,516	9,975,000	20.22	174.04
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,708,490	2,513,102	2,513,102	1,924,581	1,046,329		
Accounting restatements .....	0	-39,053	-39,053	-1,133	-476		
Net income .....	56,189	7,089	158,228	193,528	146,248		
Net sale of new perpetual preferred stock .....	35	0	166,356	0	0		
Net sale of new common stock .....	2,199	-48,617	-41,065	-71,351	4,955		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	499,974	794,809		
Less: Dividends declared .....	22,667	19,825	84,518	78,345	58,001		
Change in other comprehensive income .....	-34,514	12,754	35,440	45,848	-9,283		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,709,732	2,425,450	2,708,490	2,513,102	1,924,581		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	48.37	36.10	78	54.46	38.37	79	49.66	36.22	77	54.54	37.78	77	54.56	37.19	79
Commercial and industrial loans .....	18.13	13.88	70	12.20	12.73	52	16.62	13.52	65	12.04	12.02	53	9.57	12.85	39
Loans to individuals .....	3.13	3.42	61	3.98	3.84	62	3.31	3.40	62	4.12	4.20	61	4.95	4.31	63
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0.08	0.05	84
Agricultural loans.....	0.06	0.19	55	0.03	0.20	47	0.05	0.19	56	0.08	0.24	59	0.12	0.30	65
Other loans and leases.....	2.44	4.29	39	1.30	4.96	20	2.27	4.63	31	1.34	5.01	19	1.30	5	16
Net loans and leases.....	71.41	60.99	83	71.18	64.23	69	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56
Debt securities over 1 year.....	15.65	16.70	47	13.01	14.63	41	14.80	15.55	45	13.10	14.60	44	15.40	14.63	58
Mutual funds and equity securities .....	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0.02	0.06	50
Subtotal .....	87.06	78.43	86	84.20	80.12	57	85.88	78.16	82	84.98	79.65	61	85.72	79.97	58
Interest-bearing bank balances .....	1.23	9.08	5	1.65	4.14	25	1.62	7.51	13	1.35	3.06	34	0.69	3.04	20
Federal funds sold and reverse repos .....	0	0.50	58	0.09	0.78	70	0.01	0.82	62	0.22	1.57	71	0	1.66	51
Debt securities 1 year or less .....	0.66	1.59	32	1.12	1.72	48	0.91	1.68	39	1.12	1.91	46	1	1.96	43
Trading assets .....	0.53	0.56	71	0.97	1.27	66	0.82	1.01	71	0.31	1.19	58	0.14	1.33	54
Total earning assets.....	89.48	91.48	23	88.02	89.78	30	89.24	91.05	24	87.97	89.53	29	87.55	89.74	24
Non-interest cash and due from depository institutions.....	0.79	1	35	1.11	1.12	49	0.88	1.07	35	0.93	1.14	32	1.21	1.21	47
Other real estate owned.....	0.06	0.02	87	0.04	0.03	66	0.06	0.02	86	0.05	0.03	73	0.06	0.04	74
All other assets.....	9.73	7.44	80	10.88	9.05	70	9.88	7.82	77	11.11	9.27	72	11.24	8.98	73
<b>Memoranda</b>															
Short-term investments .....	1.90	11.92	5	2.85	7.73	27	2.54	11.17	8	2.68	7.63	35	1.69	7.80	21
U.S. Treasury securities.....	0	0.98	13	0.01	0.86	37	0	0.84	17	0.03	1.03	35	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0.07	0.73	32	0.10	0.51	40	0.08	0.63	35	0.11	0.54	44	0.13	0.69	41
Municipal securities .....	7.23	1.77	93	6.11	1.44	92	7	1.69	92	5.65	1.34	92	6.97	1.62	94
Mortgage-backed securities .....	8.27	12.38	32	7.23	11.43	25	7.85	11.75	34	7.66	11.44	27	8.60	11.13	36
Asset-backed securities .....	0.21	0.35	70	0.25	0.27	70	0.23	0.32	68	0.28	0.28	71	0.32	0.33	73
Other debt securities .....	0.54	0.46	67	0.43	0.39	68	0.54	0.42	69	0.50	0.39	69	0.39	0.41	68
Loans held-for-sale.....	0.25	0.46	49	0.43	0.40	66	0.49	0.52	61	0.32	0.39	57	0	0.30	8
Loans held for investment .....	71.88	61.15	83	71.54	64.43	68	71.40	61.72	79	71.80	63.50	71	70.58	63.93	58
Real estate loans secured by 1–4 family .....	10.52	11.69	47	12.92	13.18	50	11.15	11.91	48	13.26	13.29	51	14	13.46	50
Revolving .....	2.84	1.51	78	3.65	2.02	77	3.04	1.66	76	3.75	2.07	76	4.46	2.27	80
Closed-end, secured by first liens .....	7.35	9.76	39	8.83	10.62	41	7.79	9.81	40	9.05	10.69	41	9.12	10.57	44
Closed-end, secured by junior liens .....	0.33	0.21	78	0.43	0.28	77	0.32	0.22	77	0.46	0.28	78	0.42	0.31	71
Commercial real estate loans .....	37.68	22.27	90	41.34	23.11	91	38.33	22.22	89	41.06	22.23	91	40.30	21.58	91
Construction and land development.....	4.45	3.32	67	7.39	3.46	85	4.71	3.40	69	7.12	3.44	84	8.68	3.51	92
Multifamily.....	4.25	3.21	71	3.81	3.23	69	4.15	3.12	71	3.61	3.01	69	3.98	2.72	78
Nonfarm nonresidential .....	28.98	14.77	94	30.14	15.32	91	29.47	14.72	94	30.33	14.69	93	27.64	14.44	90
Real estate loans secured by farmland.....	0.17	0.33	61	0.20	0.35	64	0.18	0.33	62	0.22	0.36	63	0.26	0.41	65

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	67.06	57.91	64	75.66	57.83	75	69.07	57.15	68	75.63	57.46	74	77.30	56.49	79
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	14.58	19.43	35	17.95	20.44	38	15.50	19.43	35	18.39	20.75	40	19.84	21.10	42
Real estate loans secured by 1–4 family.....	3.94	2.45	70	5.08	3.09	75	4.23	2.64	73	5.21	3.15	76	6.31	3.50	81
Revolving .....	10.64	16.76	30	12.87	17.13	33	11.27	16.59	30	13.19	17.39	33	13.53	17.39	36
Closed-end.....	52.24	35.36	85	57.43	34.31	89	53.31	34.63	86	56.94	33.52	90	57.10	32.14	91
Construction and land development.....	6.17	5.29	61	10.26	5.12	83	6.56	5.26	62	9.88	5.09	82	12.30	5.20	92
1–4 family.....	1.31	1.05	67	1.83	0.98	75	1.36	0.93	68	1.85	0.94	76	2.33	1.02	79
Other.....	4.86	4.21	59	8.43	4	88	5.20	4.19	63	8.03	4.02	83	9.97	4.05	94
Multifamily.....	5.89	5.08	66	5.29	4.90	63	5.77	4.96	65	5	4.69	63	5.64	4.10	73
Nonfarm nonresidential .....	40.18	23.47	92	41.88	22.69	92	40.99	22.93	92	42.06	22.15	94	39.16	21.40	93
Owner-occupied.....	14.55	7.93	86	15.97	7.70	88	15.08	7.68	88	16.12	7.72	88	13.76	8.03	83
Other.....	25.64	15.25	89	25.91	14.76	90	25.91	14.95	89	25.94	14.34	88	25.39	13.38	91
Real estate loans secured by farmland.....	0.24	0.56	60	0.28	0.53	63	0.25	0.54	59	0.30	0.55	62	0.36	0.63	65
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0.12	0.12	83
Commercial and industrial loans .....	25.14	23.16	63	16.95	20.31	44	23.12	22.17	58	16.69	19.53	42	13.56	20.32	29
Loans to individuals .....	4.34	6.02	60	5.53	6.48	59	4.60	6.13	60	5.71	7.13	58	7.02	7.36	63
Credit card loans .....	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.08	0.33	50	0.04	0.31	43	0.07	0.32	50	0.11	0.37	57	0.17	0.46	64
Other loans and leases.....	3.38	8.05	35	1.81	9.38	18	3.16	9.09	30	1.86	9.85	18	1.84	9.66	16
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	532.72	382.51	80	655.44	401.07	92	547.29	381.27	81	647.18	391.26	91	587.81	379.80	84
Real estate loans secured by 1–4 family.....	115.82	124.29	48	155.46	138.65	60	122.84	125.03	50	157.39	138.18	58	150.87	137.84	55
Revolving .....	31.27	16.14	79	43.98	21.22	83	33.51	17.42	79	44.55	21.26	83	48	23.33	83
Closed-end.....	84.54	106.79	39	111.48	115.78	47	89.33	106.14	42	112.84	115.20	50	102.86	112.79	46
Commercial real estate loans .....	415.03	237.40	88	497.53	240.54	95	422.48	234.65	90	487.23	229.44	94	434.18	219.72	91
Construction and land development.....	49.05	35.26	67	88.90	35.93	91	51.96	35.62	71	84.51	34.95	89	93.51	35.36	94
1–4 family.....	10.41	6.84	74	15.86	6.92	80	10.74	6.34	72	15.80	6.61	80	17.68	7.04	83
Other.....	38.65	28.01	69	73.04	27.85	94	41.22	28.16	70	68.71	27.32	93	75.83	27.26	96
Multifamily.....	46.76	34.02	75	45.82	33.54	74	45.73	32.74	76	42.81	31.04	75	42.91	27.85	81
Nonfarm nonresidential .....	319.22	157.71	93	362.81	159.79	96	324.78	155.06	93	359.91	152.10	95	297.77	147.22	91
Owner-occupied.....	115.56	52.99	91	138.38	54.16	92	119.49	52.37	92	137.90	53.07	93	104.66	54.89	84
Other.....	203.66	102.29	93	224.44	103.49	95	205.29	100.54	95	222	97.41	94	193.11	91.80	91
Real estate loans secured by farmland.....	1.88	3.50	62	2.46	3.48	64	1.97	3.44	63	2.56	3.60	63	2.75	4.02	65
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0.90	0.54	85
Commercial and industrial loans .....	199.69	145.22	75	146.88	132.09	60	183.17	139.91	71	142.82	122.02	62	103.08	128.82	43
Loans to individuals .....	34.51	35.91	62	47.92	40.80	64	36.43	37.47	63	48.86	43.51	62	53.35	42.67	66
Credit card loans .....	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.64	1.94	56	0.36	1.90	50	0.52	1.88	54	0.93	2.18	62	1.30	2.72	66
Other loans and leases.....	26.87	47.52	40	15.67	54.71	23	25.01	49.54	32	15.92	52.44	20	13.97	51.79	17
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	38.31	27.81	79	41.84	27.16	84	38.75	27.32	82	41.26	26.45	85	44.47	24.79	90
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	304.36	185.94	87	362.42	188.67	92	307.08	183.76	87	353.08	178.57	91	338.16	167.93	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	419.92	243.39	88	500.80	248.20	95	426.57	240.85	89	490.98	236.10	94	442.83	225.98	91

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	1.90	11.92	5	2.85	7.73	27	2.54	11.17	8	2.68	7.63	35	1.69	7.80	21
<b>Percent of Total Assets</b>															
Short-term investments .....	10.08	27.16	5	10.81	22.73	12	10.47	26.22	7	10.28	22.44	14	10.69	22.72	8
Liquid assets .....	16.31	18.78	41	14.13	16.91	37	15.70	17.85	41	14.22	16.99	41	16.43	17.27	52
Investment securities .....	71.41	60.99	83	71.18	64.23	69	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56
Net loans and leases .....	72.22	61.79	82	72.11	65.22	68	71.90	62.48	77	73.07	64.84	70	71.50	65.07	61
Net loans, leases and standby letters of credit .....	79.08	73.69	60	71.27	64.18	62	76.20	70.67	55	70.93	63.09	61	69.06	62.13	57
Core deposits .....	4.44	11.95	22	11.88	19.78	29	6.75	14.13	28	12.15	19.36	34	14.04	21.34	36
Noncore funding .....	2.96	1.96	73	3.74	2.95	67	3.15	2.11	72	3.72	2.94	65	2.04	2.89	38
Time deposits of \$250K or more .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Foreign deposits .....	1.38	1.22	67	0.46	1.77	33	1.28	1.47	61	0.38	1.94	33	0.28	1.97	28
Federal funds purchased and repos .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Secured federal funds purchased .....	1.38	0.60	76	0.37	0.97	43	1.27	0.54	73	0.16	0.48	43	0.28	0.54	41
Net federal funds purchased (sold) .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Commercial paper .....	0	1.11	10	2.02	3.69	36	0.51	1.24	46	2.46	3.01	47	9.25	3.67	89
Other borrowings w/remaining maturity of 1 year or less .....	32.30	38.67	30	29.90	39.59	25	31.98	39.38	28	29.51	39.29	23	28.37	40.29	18
Earning assets that reprice within 1 year .....	8.25	7.73	69	8.89	10.23	51	8.81	8.20	70	8.38	10.19	43	7.64	10.01	42
Interest-bearing liabilities that reprice within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Long-term debt that reprices within 1 year .....	24.05	29.49	35	21.01	27.26	35	23.17	29.11	37	21.13	26.63	34	20.74	27.38	34
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	2.92	-0.51	64	10.72	14.37	39	4.90	3.20	62	11.13	14.45	39	14.40	16.62	47
Net short-term noncore funding dependence .....	2	-6.88	80	3.26	4.94	38	2.61	-4.76	78	3.86	3.38	42	11.94	4.66	72
Short-term investment / Short-term noncore funding .....	52.07	246.74	14	50.90	77.70	50	53.11	184.19	17	44.96	77.77	47	14.20	66.46	18
Liquid assets - short-term noncore funding / Nonliquid assets .....	7.17	30.67	17	5.84	16.50	35	6.35	28.18	18	4.80	16.97	29	-1.39	16.04	21
Net loans and leases / Total deposits .....	86.98	76.22	79	93.70	88.34	63	88.74	79.43	75	94.86	90.31	60	96.99	90.08	72
Net loans and leases / Core deposits .....	90.29	83.77	68	99.88	101.46	51	93.28	88.34	67	101.34	103.93	52	101.77	105	49
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	3.66	0.62	94	3.77	1.57	84	4.46	1.57	87	3.36	0.72	95	0.58	-0.82	95
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	3.32	1.31	81	5.21	3.85	72	6.03	4.31	74	3.62	1.36	88	-0.50	-1.98	84
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	0	0	-0.04	68		0.02		0	0	55	0	-0.05	57	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	16.79	12.84	63	21.90	12.92	68	17.67	11.38	67	22.23	12.67	68	21.77	16.19	61
Available-for-sale securities .....	83.21	85.49	36	78.10	85.17	31	82.33	87.23	33	77.77	85.40	33	78.09	81.88	38
U.S. Treasury securities .....	0	5.10	13	0.10	5.04	34	0	4.72	16	0.18	6.15	32	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	0.44	4.35	32	0.72	3.36	41	0.52	4.01	32	0.79	3.49	44	0.78	4.02	38
Municipal securities .....	44.30	9.71	94	43.23	8.69	95	44.56	9.83	94	39.73	7.75	95	42.39	9.16	95
Mortgage-backed securities .....	50.70	66.67	26	51.15	68.40	24	50.01	66.64	25	53.86	67.43	26	52.35	65.45	27
Asset-backed securities .....	1.27	1.97	68	1.74	1.67	73	1.43	1.91	70	1.95	1.66	74	1.94	2.05	72
Other debt securities .....	3.29	3.05	65	3.06	2.67	69	3.46	3.01	69	3.49	2.94	72	2.39	2.79	65
Mutual funds and equity securities .....	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0.15	0.42	50
Debt securities 1 year or less .....	4.06	9.29	32	7.92	10.98	50	5.78	10.55	35	7.87	11.86	50	6.09	11.91	41
Debt securities 1 to 5 years .....	22.92	16.09	70	29.69	17.72	75	26.09	17.03	71	30.86	17.94	76	29.23	19.18	71
Debt securities over 5 years .....	73.02	72.48	44	62.39	67.50	35	68.13	69.86	42	61.27	66.02	38	64.53	64.73	38
Pledged securities .....	34.99	33.48	52	40.87	36.65	56	37.42	35.67	50	40.81	30.57	63	28.34	33.30	44
Structured notes, fair value .....	0	0.05	42	0.10	0.04	85	0	0.02	42	0.50	0.03	93	0.09	0.04	88
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-26.01	156.41	6	71.53	53.90	71	5.96	183.32	12	101.95	26.69	83	6.82	6.77	54
Investment securities .....	28.43	31.91	60	-5.36	9.51	16	23.47	23.62	60	10.43	11.75	60	93.38	9.42	97
Core deposits .....	23.45	29.18	35	8.08	12	45	20.11	26.88	29	31.04	11.23	87	40.66	7.29	96
Noncore funding .....	-58.41	-25.09	8	-5.84	16.35	23	-37.84	-12.18	20	10.37	6.59	62	59.37	10.67	92

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			4,722,412	4,691,272	3,167,085
Commit: Secured commercial real estate loans .....	1,814,472	1,822,158	1,843,556	1,740,925	1,108,000
Commit: Unsecured real estate loans .....	68,629	10,341	38,975	12,505	170,783
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	160,644	165,371	161,827	209,658	167,597
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	92,000	135,500	151,500	66,250	0
Written options contracts (interest rate) .....	93,714	90,028	89,555	27,940	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	5,159,162	3,733,551	4,837,633	3,383,356	2,046,988
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						24.05	22.01	61	26.71	23.52	65	23.01	24.05	57	
Standby letters of credit .....	0.81	0.67	72	0.93	0.78	67	0.82	0.71	69	1.19	0.84	74	1.22	0.92	71
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	26.92	42.67	64	22.18	54.47	50	25.86	48.62	59	19.80	68.47	51	14.87	65.81	44
Interest rate contracts .....	26.92	30.32	67	22.18	40.32	52	25.86	34.36	62	19.80	47.31	53	14.87	43.84	46
Interest rate futures and forward contracts .....	0.46	4.59	50	0.76	11.14	49	0.77	6.21	51	0.38	10.67	46	0	11.40	13
Written options contracts (interest rate) .....	0.47	2	44	0.50	2.54	37	0.46	2.18	38	0.16	2.47	29	0	2.16	10
Purchased options contracts (interest rate) .....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	25.98	20.33	73	20.92	23.70	61	24.64	20.83	69	19.26	28.86	61	14.87	26.74	53
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						34.15	42.82	54	39.10	45.53	60	32.96	44.93	49	

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	5,344,876	3,959,079	5,078,688	3,477,546	2,046,988
Interest rate contracts .....	5,344,876	3,959,079	5,078,688	3,477,546	2,046,988
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	92,000	135,500	151,500	66,250	0
Written options .....	93,714	90,028	89,555	27,940	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	93,714	90,028	89,555	27,940	0
Purchased options .....	0	0	0	0	0
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	0	0	0	0	0
Swaps .....	5,159,162	3,733,551	4,837,633	3,383,356	2,046,988
Held for trading .....	4,787,839	3,601,590	4,712,906	3,150,299	1,756,892
Interest rate contracts .....	4,787,839	3,601,590	4,712,906	3,150,299	1,756,892
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	557,037	357,489	365,782	327,247	290,096
Interest rate contracts .....	557,037	357,489	365,782	327,247	290,096
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	5,251,161	3,868,551	4,989,132	3,449,606	2,046,988
One year or less .....	195,502	163,158	255,248	89,524	66,636
Over 1 year to 5 years .....	1,165,368	675,665	1,075,869	665,985	677,904
Over 5 years .....	3,890,291	3,029,728	3,658,015	2,694,097	1,302,448
Gross negative fair value (absolute value) .....	114,392	191,082	175,019	61,230	25,535
Gross positive fair value .....	107,037	175,088	163,233	54,379	21,036
Held for trading .....	104,586	173,658	161,193	53,819	19,180
Non-traded .....	2,451	1,430	2,040	560	1,856
Current credit exposure on risk-based capital derivative contracts .....	82,944	175,088	162,920	53,639	9,655
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	1.72	12.82	31	3.42	13.53	33	2.98	14.05	31	1.91	13.49	30	0	12.78	8
Written options .....	1.75	8.11	32	2.27	7.86	34	1.76	8.18	30	0.80	5.91	22	0	6.60	7
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	1.75	7.80	34	2.27	7.35	35	1.76	7.73	32	0.80	5.10	25	0	5.49	8
Purchased options .....	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	96.53	69.64	79	94.30	69.06	78	95.25	68.76	78	97.29	69.75	81	100	70.34	95
Held for trading .....	89.58	42.14	77	90.97	45.49	76	92.80	43.53	78	90.59	44.16	72	85.83	46.31	64
Interest rate contracts .....	89.58	36.29	87	90.97	38.85	89	92.80	36.62	89	90.59	37.24	87	85.83	38.40	81
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	10.42	57.86	22	9.03	54.51	23	7.20	56.47	21	9.41	55.84	27	14.17	53.69	35
Interest rate contracts .....	10.42	54.11	23	9.03	52.13	25	7.20	53.82	21	9.41	52.22	27	14.17	50.60	36
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	98.25	90.92	59	97.71	91.11	60	98.24	91.48	60	99.20	93.86	66	100	94.47	75
One year or less .....	3.66	26.80	21	4.12	31.34	16	5.03	32.05	21	2.57	32.17	13	3.26	32.51	16
Over 1 year to 5 years .....	21.80	28.69	44	17.07	27.94	39	21.18	27.06	46	19.15	30.45	38	33.12	31.16	53
Over 5 years .....	72.79	30.03	90	76.53	31.18	94	72.03	29.56	89	77.47	28.09	91	63.63	28.71	83
Gross negative fair value (absolute value) .....	2.14	1.21	79	4.83	1.98	90	3.45	1.55	84	1.76	0.83	85	1.25	0.72	88
Gross positive fair value .....	2	1.70	62	4.42	2.69	82	3.21	2.23	72	1.56	1.19	71	1.03	0.85	64
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.07	0.05	78	0.14	0.11	82	0.10	0.07	83	0.04	0.06	75	0.02	0.06	57
Gross positive fair value (X) .....	0.06	0.07	64	0.13	0.13	66	0.10	0.09	69	0.04	0.07	59	0.02	0.06	50
Held for trading (X) .....	0.06	0.05	74	0.12	0.10	74	0.10	0.07	75	0.04	0.06	70	0.02	0.05	62
Non-traded (X) .....	0	0.01	25	0	0.02	24	0	0.02	22	0	0.01	25	0	0.01	36
Current credit exposure (X) .....	0.05	0.05	63	0.13	0.09	72	0.10	0.06	73	0.04	0.05	65	0.01	0.04	42
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.57	0.61	60	1.22	1.16	69	1.11	0.85	71	0.38	0.73	58	0.09	0.53	43

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	160,540	42,294	42,294	41,045	38,208
Gross losses .....	3,641	7,151	18,193	28,108	16,230
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,469	2,160	6,755	7,232	5,168
Net losses .....	1,172	4,991	11,438	20,876	11,062
Provision for loan and lease losses .....	-16,457	56,256	82,201	22,125	14,084
Adjustments .....	0	47,484	47,483	0	-185
Ending balance .....	142,911	141,043	160,540	42,294	41,045
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.34	-0.11	15	1.29	0.87	75	0.43	0.51	39	0.13	0.15	54	0.11	0.14
Provision for loan and lease losses / Average loans and leases .....	-0.47	-0.20	22	1.78	1.41	68	0.59	0.82	35	0.18	0.24	49	0.15	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-1,404.18	-168.35	9	1,127.15	730.69	81	718.67	487.86	79	105.98	130.58	42	127.32	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1	1.49	20	1.10	1.32	31	1.14	1.58	25	0.34	0.83	10	0.42	0.90
Allowance for loan and lease losses / Total loans and leases .....	1	1.47	21	1.10	1.30	33	1.14	1.55	26	0.33	0.81	10	0.42	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	30.48	18.09	80	7.06	10.10	61	14.04	11.58	73	2.03	8.03	16	3.71	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	341.35	291.29	69	320.25	310.68	72	378.20	299.17	71	149.81	218.72	45	152.28	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	276.73	246.27	65	247.63	221.69	65	286.26	244.34	66	77.15	151.73	24	81.19	160.51
Gross loan and lease losses / Average loans and leases .....	0.10	0.24	30	0.23	0.34	46	0.13	0.34	27	0.23	0.28	53	0.17	0.30
Recoveries / Average loans and leases .....	0.07	0.08	52	0.07	0.07	51	0.05	0.07	39	0.06	0.08	48	0.05	0.09
Net losses / Average loans and leases .....	0.03	0.16	29	0.16	0.27	50	0.08	0.27	27	0.17	0.21	53	0.12	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	13.57	7.39	81	7.68	8.09	61	24.03	33.98	37	44.56	36.22	77	38.83	41.30
Earnings coverage of net loan and lease losses (X) .....	43.61	25.70	74	12.89	17.23	59	23.47	22.91	68	12.14	24.40	46	17.49	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.03	0.03	14	0.02	0.01	66	0.01	0.04	33	0.04	0.01	82	0.03	0.02
Real estate loans secured by 1–4 family .....	-0.08	-0.01	8	0.08	0.01	83	0.03	0.01	76	-0.01	0.01	29	0.05	0.01
Revolving .....	-0.02	-0.03	36	0.20	0	89	0.11	0.01	86	0	0.02	50	0.09	0.03
Closed-end .....	-0.10	-0.01	3	0.03	0.01	80	0.01	0	61	-0.01	0	23	0.03	0.01
Commercial real estate loans .....	-0.02	0.05	12	0.01	0.01	63	0	0.07	24	0.06	0.01	87	0.03	0.01
Construction and land development .....	-0.03	0	17	-0.04	-0.01	21	-0.01	0	33	0.28	-0.01	98	0.13	-0.03
1–4 family .....	0	0	22	0	0	25	0.01	0	90	0.06	0	95	0.04	-0.01
Other .....	-0.03	0	15	-0.04	-0.01	17	-0.02	0	18	0.23	-0.01	97	0.09	-0.02
Multifamily .....	-0.02	0	5	0.02	0	96	0	0	84	-0.01	0	8	0	0.36
Nonfarm nonresidential .....	-0.02	0.07	10	0.02	0.02	68	0.01	0.11	24	0.02	0.02	64	0	0.02
Owner-occupied .....	-0.02	0.01	6	0.02	0.01	78	0.01	0.02	52	0.02	0.01	82	0	0.01
Other .....	0	0.06	28	0	0.01	31	0	0.08	13	0	0.01	58	0	0.01
Real estate loans secured by farmland .....	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0.50
Commercial and industrial loans .....	0.02	0.20	31	0.20	0.48	42	0.04	0.47	14	0.09	0.37	18	0.02	0.31
Loans to individuals .....	0.60	1.06	43	1.55	1.43	61	1.15	1.13	65	1.99	1.17	80	1.22	1.16
Credit card loans .....		2.41			3.52			2.92			3.11			2.92
Agricultural loans .....	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions .....		0			0			0			0			0
Other loans and leases .....	0.67	0.09	92	0.95	0.15	94	0.40	0.15	84	0.08	0.15	54	-0.07	0.14

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		26,237		61,659		36,183		66,470		57,285					
90+ days past due loans and leases .....		9,776		12,917		13,633		26,589		23,600					
Nonaccrual loans and leases .....		41,866		44,041		42,449		28,232		26,953					
Total past due and nonaccrual loans and leases .....		77,879		118,617		92,265		121,291		107,838					
Restructured 30–89 days past due .....		447		1,907		1,613		2,671		2,707					
Restructured 90+ days past due .....		949		1,801		950		1,322		147					
Restructured nonaccrual .....		6,058		5,491		6,655		3,810		7,397					
Total restructured loans and leases .....		7,454		9,199		9,218		7,803		10,251					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		12,273		11,157		11,398		11,693		16,347					
Other real estate owned .....		12,232		6,648		12,657		8,265		8,813					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.18	0.33	31	0.48	0.52	51	0.26	0.39	37	0.52	0.43	69	0.59	0.44	73
90+ days past due loans and leases .....	0.07	0.11	63	0.10	0.12	67	0.10	0.12	68	0.21	0.15	76	0.24	0.17	75
Nonaccrual loans and leases .....	0.29	0.65	16	0.34	0.57	23	0.30	0.66	17	0.22	0.51	17	0.28	0.54	18
90+ days past due and nonaccrual loans and leases .....	0.36	0.82	17	0.44	0.75	25	0.40	0.85	20	0.43	0.71	29	0.52	0.75	34
30–89 days past due restructured .....	0	0.01	58	0.01	0.01	65	0.01	0.01	69	0.02	0.01	73	0.03	0.02	77
90+ days past due restructured .....	0.01	0	82	0.01	0.01	84	0.01	0.01	82	0.01	0.01	83	0	0.01	63
Nonaccrual restructured .....	0.04	0.13	31	0.04	0.14	25	0.05	0.13	31	0.03	0.14	22	0.08	0.16	34
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.18	0.33	31	0.48	0.52	50	0.26	0.40	37	0.52	0.43	69	0.59	0.44	73
90+ days past due assets .....	0.07	0.11	62	0.10	0.12	67	0.10	0.12	68	0.21	0.15	76	0.24	0.18	75
Nonaccrual assets .....	0.29	0.66	16	0.34	0.58	23	0.30	0.67	17	0.22	0.53	17	0.28	0.57	18
30+ days past due and nonaccrual assets .....	0.54	1.18	20	0.92	1.32	32	0.65	1.29	21	0.96	1.19	51	1.11	1.26	54
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.26	0.50	23	0.32	0.48	33	0.29	0.52	30	0.31	0.44	38	0.37	0.48	38
90+ days past due and nonaccrual assets + other real estate owned .....	0.32	0.53	32	0.36	0.51	34	0.35	0.55	34	0.36	0.48	43	0.43	0.52	42
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.34	0.58	28	0.37	0.57	24	0.35	0.60	27	0.30	0.53	23	0.40	0.60	31
Allowance for loan and lease losses .....	47.42	69.27	38	46.48	74.58	27	43.02	66.66	31	123.38	115.41	65	133.92	118.28	68
Equity capital + allowance for loan and lease losses .....	2.38	5.03	20	2.55	4.68	22	2.41	4.97	24	2.04	4.28	22	2.80	4.79	27
Tier 1 capital + allowance for loan and lease losses .....	3.65	5.96	29	4.27	5.89	32	3.75	6.05	27	3.53	5.65	28	4.30	6.16	34
Loans and leases + other real estate owned .....	0.47	0.97	25	0.51	0.91	19	0.49	0.97	21	0.41	0.85	18	0.57	0.96	25

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.21	0.31	42	0.52	0.48	65	0.30	0.39	46	0.52	0.38	74	0.63	0.42	78
	90+ days past due .....		0.09	0.13	70	0.12	0.12	78	0.12	0.16	72	0.25	0.16	80	0.28	0.22	75
	Nonaccrual.....		0.41	0.76	28	0.41	0.54	42	0.41	0.76	29	0.27	0.46	33	0.33	0.57	33
Commercial and industrial	30–89 days past due .....		0.10	0.22	35	0.28	0.36	50	0.09	0.23	28	0.49	0.31	77	0.29	0.30	58
	90+ days past due .....		0.02	0.02	72	0.02	0.03	66	0.03	0.03	69	0.07	0.05	70	0.09	0.05	76
	Nonaccrual.....		0.06	0.69	6	0.16	0.90	13	0.06	0.75	8	0.08	0.83	13	0.12	0.76	9
Individuals	30–89 days past due .....		0.34	0.53	36	0.64	0.84	36	0.64	0.83	39	0.85	0.83	50	0.93	0.84	55
	90+ days past due .....		0.06	0.11	58	0.11	0.15	66	0.09	0.14	58	0.17	0.17	69	0.16	0.16	68
	Nonaccrual.....		0.07	0.22	42	0.09	0.19	48	0.09	0.28	40	0.09	0.17	48	0.10	0.23	42
Depository institution loans	30–89 days past due .....			0.01			0.01			0			0		0	0	0
	90+ days past due .....			0			0			0			0		0	0	47
	Nonaccrual.....			0			0			0			0		0	0	48
Agricultural	30–89 days past due .....		0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.44	25	0	0.76	25	0	0.49	24	0.67	0.67	70	0	0.75	23
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.13	16	0.05	0.26	37	0	0.18	36	0	0.20	14	0	0.17	12
	90+ days past due .....		0	0.01	34	0	0.01	69	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.15	19	0.04	0.13	44	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.57	0.47	67	1.18	0.73	81	0.86	0.65	76	1.58	0.67	89	1.81	0.71	91
	90+ days past due .....	0.22	0.28	78	0.31	0.24	80	0.37	0.33	80	0.54	0.31	81	0.54	0.46	76
	Nonaccrual .....	1.33	0.88	76	1.03	0.79	69	1.24	0.89	73	0.67	0.73	52	0.58	0.86	40
Revolving	30–89 days past due .....	0.30	0.31	51	0.86	0.50	80	0.67	0.48	71	1.86	0.45	96	1.10	0.50	87
	90+ days past due .....	0.16	0.03	87	0.31	0.03	94	0.14	0.03	86	0.54	0.05	95	0.11	0.05	75
	Nonaccrual .....	0.68	1.31	48	0.54	1.07	41	0.78	1.13	54	0.32	1	27	0.25	1.17	17
Closed-end	30–89 days past due .....	0.67	0.48	71	1.30	0.76	84	0.93	0.65	76	1.47	0.70	89	2.15	0.75	91
	90+ days past due .....	0.24	0.31	79	0.31	0.27	80	0.46	0.38	80	0.54	0.35	81	0.74	0.53	78
Junior lien	Nonaccrual .....	1.57	0.85	84	1.22	0.77	83	1.42	0.87	80	0.81	0.70	61	0.74	0.84	50
	30–89 days past due .....	0.07	0.01	93	0.06	0.02	88	0.12	0.02	97	0.05	0.02	81	0.11	0.03	93
	90+ days past due .....	0.01	0	87	0.01	0	92	0.01	0	82	0.03	0	96	0.01	0	78
	Nonaccrual .....	0.09	0.05	77	0.09	0.05	75	0.10	0.04	83	0.08	0.04	74	0.04	0.06	49
Commercial real estate	30–89 days past due .....	0.11	0.22	42	0.31	0.28	63	0.14	0.26	46	0.18	0.18	60	0.22	0.17	65
	90+ days past due .....	0.06	0.02	82	0.06	0.01	85	0.05	0.02	84	0.16	0.03	91	0.20	0.03	94
	Nonaccrual .....	0.16	0.62	13	0.22	0.32	46	0.17	0.62	18	0.14	0.23	39	0.24	0.28	50
Construction and development	30–89 days past due .....	0.15	0.22	61	0.24	0.32	58	0.26	0.28	64	0.41	0.28	73	0.07	0.21	38
	90+ days past due .....	0.02	0.01	84	0.02	0.01	78	0	0.01	35	0.04	0.02	83	0.13	0.02	90
	Nonaccrual .....	0.30	0.50	65	0.25	0.24	65	0.33	0.41	68	0.30	0.20	78	0.67	0.19	87
1–4 family	30–89 days past due .....	0.03	0.03	67	0.11	0.06	76	0.13	0.03	86	0.06	0.06	66	0	0.06	25
	90+ days past due .....	0	0	44	0	0	82	0	0	42	0	0	83	0	0	43
	Nonaccrual .....	0.01	0.02	62	0.04	0.03	71	0.01	0.03	63	0.03	0.02	77	0.31	0.02	97
Other	30–89 days past due .....	0.13	0.16	69	0.13	0.24	54	0.14	0.22	60	0.36	0.20	77	0.07	0.13	53
	90+ days past due .....	0.02	0	89	0.02	0.01	84	0	0	40	0.04	0.01	85	0.13	0.02	91
	Nonaccrual .....	0.29	0.43	68	0.21	0.18	69	0.32	0.35	69	0.26	0.17	80	0.36	0.15	84
Multifamily	30–89 days past due .....	0.03	0.08	64	0.39	0.10	84	0.08	0.09	64	0.04	0.08	57	0.03	0.10	50
	90+ days past due .....	0	0	45	0.06	0	97	0	0	45	0.07	0	92	0	0.01	39
	Nonaccrual .....	0	0.13	19	0.01	0.06	44	0	0.11	40	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.11	0.20	46	0.32	0.27	64	0.12	0.23	50	0.14	0.14	53	0.29	0.17	77
	90+ days past due .....	0.07	0.02	83	0.07	0.02	88	0.07	0.02	85	0.19	0.03	91	0.24	0.03	94
	Nonaccrual .....	0.16	0.78	8	0.24	0.37	40	0.16	0.80	11	0.12	0.28	26	0.14	0.30	31
Owner Occupied	30–89 days past due .....	0.07	0.06	66	0.23	0.11	81	0.06	0.07	55	0.12	0.07	72	0.28	0.09	93
	90+ days past due .....	0.06	0	93	0.03	0.01	89	0.06	0	95	0.15	0.01	96	0.20	0.01	96
	Nonaccrual .....	0.12	0.32	27	0.21	0.20	57	0.12	0.27	28	0.11	0.16	47	0.10	0.17	36
Other	30–89 days past due .....	0.04	0.12	46	0.09	0.14	51	0.07	0.14	54	0.02	0.07	37	0.01	0.07	31
	90+ days past due .....	0.01	0.01	80	0.04	0.01	88	0	0.01	72	0.05	0.01	85	0.05	0.01	86
	Nonaccrual .....	0.03	0.40	16	0.03	0.16	28	0.04	0.44	16	0.01	0.10	22	0.05	0.13	41
Farmland	30–89 days past due .....	1.46	0.13	95	2.64	0.32	96	0	0.11	30	1.22	0.23	89	0.52	0.25	81
	90+ days past due .....	0	0.01	45	0	0.01	85	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....		0.75			1.31			0.95			1.19			1.22	
	90+ days past due .....		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual .....		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,857,300	1,847,515	1,855,066	1,896,132	1,467,509										
Retained earnings .....	703,790	582,049	673,815	581,395	467,345										
Accumulated other comprehensive income (AOCI) .....	36,501	48,329	71,015	35,575	-10,273										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,597,591	2,477,893	2,599,896	2,513,102	1,924,581										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,013,416	1,035,316	1,016,374	1,039,620	827,984										
Accumulated other comprehensive income-related adjustments .....	36,501	48,337	71,015	35,574	-10,274										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,547,674	1,394,240	1,512,507	1,437,908	1,106,871										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,547,674	1,394,240	1,512,507	1,437,908	1,106,871										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	166,356	0	166,356	0	129,838										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	166,356	0	166,356	0	129,838										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	166,356	0	166,356	0	129,838										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	285,419	292,952	285,170	292,733	157,057										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	88,682	83,363	99,323	43,194	41,945										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	374,101	376,315	384,493	335,927	199,002										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	374,101	376,315	384,493	335,927	199,002										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,088,131	1,770,555	2,063,356	1,773,835	1,435,711										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	19,684,816	17,558,279	19,816,234	17,396,871	13,569,887										
Less: Deductions from common equity tier 1 capital .....	1,013,416	1,035,315	1,016,374	1,039,620	827,984										
Less: Other deductions .....	0	0	39,228	0	0										
Total assets for leverage ratio .....	18,671,400	16,522,964	18,760,632	16,357,251	12,741,903										
Total risk-weighted assets .....	14,655,556	14,316,058	14,739,149	14,042,949	11,146,898										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.56	12.54	20	9.74	11.59	22	10.26	12.35	18	10.24	12.11	24	9.93	12.09	14
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	11.70	13.31	23	9.74	12.25	8	11.39	13.08	24	10.24	12.78	13	11.09	12.85	24
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.25	15.37	32	12.37	14.01	17	14	15.23	31	12.63	14.36	17	12.88	14.45	25
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.18	9.15	54	8.44	9.43	19	8.95	9.13	46	8.79	9.76	25	9.71	9.71	49
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			327			971			2,002			1,178			1,553	-66.32	172.50
Other insurance activities income .....			327			971			2,002			1,178			1,553	-66.32	172.50
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			328,628			324,980			326,891			322,916			263,034	1.12	87.75

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.19	0.38	64	0.59	0.40	77	0.29	0.41	69	0.17	0.47	62	0.29	0.47	68			
Premium income / Insurance activities revenue .....	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	17.70	11	78	21.17	11.59	86	17.77	11.03	79	21.82	11.51	88	20.59	10.22	83			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	1	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	1	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	1	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans .....		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits .....		2.95			13.75			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	71,380	97,880	155,529	50,750	-100.00	-100.00
Dividends .....	0	71,380	97,880	155,529	50,750	-100.00	-100.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	4,504	0		
Dividends .....	0	0	0	4,504	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	0	71,380	97,880	160,033	50,750	-100.00	-100.00
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	986	141	1,338	1,487	2,719	599.29	216.03
Total operating income .....	986	71,521	99,218	161,520	53,469	-98.62	-93.91
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	1,925	2,043	8,177	8,189	8,187	-5.78	829.95
Other expenses .....	3,448	3,785	13,578	19,180	20,849	-8.90	35.22
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	5,373	5,828	21,755	27,369	29,036	-7.81	94.89
Income (loss) before taxes .....	-4,387	65,693	77,463	134,151	24,433		
Applicable income taxes (credit) .....	-1,175	-1,513	-5,439	-6,499	-6,177		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-3,212	67,206	82,902	140,650	30,610		
Equity in undistributed income of subsidiaries .....	59,401	-60,117	75,326	52,878	115,638		2192.59
Bank subsidiaries .....	59,401	-60,117	75,326	57,009	115,638		2192.59
Nonbank subsidiaries .....	0	0	0	-4,131	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	56,189	7,089	158,228	193,528	146,248	692.62	231.28
<b>Memoranda</b>							
Bank net income .....	59,401	11,263	173,206	212,538	166,388	427.40	221.43
Nonbank net income .....	0	0	0	373	0		
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,873,290	95.08	2,690,574	98.03	2,848,477	94.37	2,776,750	2,193,960	6.79	171.12
Common and preferred stock .....		2,872,540	95.06	2,689,521	98	2,847,657	94.34	2,775,890	2,193,265	6.80	171.11
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		750	0.02	1,053	0.04	820	0.03	860	695	-28.77	202.42
Investment in nonbank subsidiaries .....		11,113	0.37	10,973	0.40	10,968	0.36	21,512	9,288	1.28	11.30
Common and preferred stock .....		10,943	0.36	10,943	0.40	10,943	0.36	21,490	9,265	0.00	9.67
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		170	0.01	30	0	25	0	22	23	466.67	2328.57
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		92,222	3.05	4,307	0.16	116,748	3.87	5,283	3,681	2041.21	2533.41
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	-100.00	
Premises, furnishings, fixtures and equipment .....		10,325	0.34	10,529	0.38	10,435	0.35	10,568	10,637	-1.94	-12.48
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		35,000	1.16	28,156	1.03	31,858	1.06	18,676	13,808	24.31	253.39
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		3,021,950	100.00	2,744,539	100.00	3,018,486	100.00	2,832,789	2,231,374	10.11	174.55
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	5,000	-100.00	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures .....		148,857	4.93	157,180	5.73	148,806	4.93	157,155	157,057	-5.30	
Other liabilities .....		22,140	0.73	21,478	0.78	20,168	0.67	22,295	10,394	3.08	111.74
Balance due to subsidiaries and related institutions .....		141,221	4.67	140,431	5.12	141,023	4.67	140,237	134,342	0.56	63.50
Total liabilities .....		312,218	10.33	319,089	11.63	309,997	10.27	319,687	306,793	-2.15	160.83
Equity Capital .....		2,709,732	89.67	2,425,450	88.37	2,708,489	89.73	2,513,102	1,924,581	11.72	176.23
Perpetual preferred stock (income surplus) .....		166,356	5.50	0	0	166,356	5.51	0	0	0	
Common stock .....		104,493	3.46	104,086	3.79	104,169	3.45	105,827	87,250	0.39	80.63
Common surplus .....		1,752,807	58	1,743,429	63.52	1,750,897	58.01	1,790,305	1,380,259	0.54	187.31
Retained earnings .....		649,575	21.50	529,606	19.30	616,052	20.41	581,395	467,345	22.65	111.81
Accumulated other comprehensive income .....		36,501	1.21	48,329	1.76	71,015	2.35	35,575	-10,273	-24.47	474.01
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		3,021,950	100.00	2,744,539	100.00	3,018,486	100.00	2,832,789	2,231,374	10.11	174.55
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		141,221	4.67	140,431	5.12	141,023	4.67	140,237	134,342	0.56	63.50
Notes payable to subsidiaries that issued TPS .....		141,221	4.67	140,431	5.12	141,023	4.67	140,237	134,342	0.56	63.50
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

**Parent Company Analysis—Part 1**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	8.26	12.54	14	1.14	3.93	20	6.14	7.29	31	7.90	9.68	23	7.84	10.40	21
Bank net income / Average equity investment in banks .....	8.31	12.55	15	1.65	4.73	19	6.28	7.45	34	8.03	10.51	22	8.49	11.19	23
Nonbank net income / Average equity investment in nonbanks .....	0	12.53	16	0	5.73	32	0	9.75	17	2.23	7.89	33	0	7.10	17
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.69			3.62			7.01			8.55			8.78		
Bank net income / Parent net income .....	105.72	95.97	81	158.88	95.67	91	109.47	88.16	77	109.82	82.22	85	113.77	82.56	94
Nonbank net income / Parent net income .....	0	2.83	15	0	5.47	17	0	3.59	14	0.19	5.93	38	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....	65.70			89.02			68.34			74			72.48		
<b>Leverage</b>															
Total liabilities / Equity capital .....	11.52	17.74	45	13.16	19.50	57	11.45	20.06	44	12.72	20.43	57	15.94	20.88	58
Total debt / Equity capital .....	5.49	11.90	38	6.48	13.54	50	5.49	14.41	35	6.25	14.31	49	8.42	14.69	54
Total debt + notes payable to subs that issued TPS / Equity capital .....	10.71	14.30	47	12.27	15.86	59	10.70	16.67	45	11.83	16.36	57	15.40	17.10	63
Total debt + Loans guaranteed for affiliate / Equity capital .....	5.49	12.02	38	6.48	13.93	50	5.49	14.68	34	6.25	14.56	48	8.42	15.14	53
Total debt / Equity capital – excess over fair value .....	5.49	12	38	6.48	13.68	50	5.49	14.52	35	6.25	14.51	49	8.42	14.81	54
Long-term debt / Equity capital .....	5.49	11.33	39	6.48	12.46	52	5.49	13.56	37	6.25	13.04	50	8.16	13.37	55
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0.26	1.14	77
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	49.55	35.48	61	13.84	27.67	38	29.73	34.67	43	14.52	28.44	36	35.41	28.63	60
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	106.41	102.85	70	111.34	103.91	86	105.54	102.81	68	111.31	103.22	85	114.44	103.10	88
Total investment in subs / Equity capital .....	106.45	108.21	58	111.38	111.18	73	105.57	110.16	55	111.35	111.07	73	114.48	112.48	71
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.77	0.22	82	9.70	1.22	93	0.95	0.47	71	1.47	0.36	90	1.90	0.35	93
Equity investment in subs – equity cap / Net income-div (X) .....	1.30	0.74	79		2.81		2.04	1.82	68	2.47	1.22	85	3.15	1.22	88
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	8.99	111.20	7	285.98	154.20	82	99.78	136.59	30	160.16	177.68	50	69.98	162.34	11
Cash from ops + noncash items + op expense / Op expense + dividend .....	18.62	98.58	19	297	176.81	78	108.25	147.24	32	163.66	190.27	46	65.17	174.91	8
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	13.81	85.35	21	97.48	90.08	47	198.32	134.08	82	102.73	116.34	40	102.68	103.19	56
Pretax operating income + interest expense / Interest expense .....	-127.90	1,142.88	6	3,315.52	2,355.68	78	1,047.33	2,016.32	52	1,738.19	1,968.54	61	398.44	2,898.75	25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-55.40	1,357.31	9	1,928.87	1,688.78	69	701.70	1,539.23	42	983.50	1,632.83	45	269.27	1,369.37	19
Dividends + interest from subsidiaries / Interest expense + dividends .....	0	117.86	3	326.41	186.57	79	105.59	150.43	30	184.94	210.80	49	76.68	188.90	8
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	18.94	33.13	42		20.55		27.97	35.64	66		57.11				33.93
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.01	3.97	30	0.13	2.60	37	0.07	3.85	33	0.09	2.64	35	-0.20	2.61	23
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.05			0.15			0.10		0.04		0.24
Nonaccrual .....					1.22			1.57			1.03		0.54		6.54
Total .....					1.27			1.72			1.13		0.58		6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.03	1.80	45	0.04	3.20	41	0.03	2.66	41	0.04	5.62	37	0.03	5.50	35
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		74.87		29.50	61.08	30	101.95	81.10	78	55.70	57.84	57	189.48	57.26	96
Dividends declared / Net income .....	40.34	23.13	80	279.66	81.32	91	53.42	42.29	67	40.48	33.08	64	39.66	27.33	73
Net income – dividends / Average equity.....	4.93	9.52	15	-2.05	0.55	25	2.86	4.14	31	4.70	6.46	25	4.73	7.33	18
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	101.14	15	360.05	182.33	79	115.81	132.17	46	198.52	178.13	55	87.50	157.73	23
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	5.75	7.53	70	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	0	128.99	8	360.05	229.19	76	115.81	174.85	31	204.27	260.40	45	87.50	215.26	9
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	30.63	14	633.76	123.04	95	56.51	60.28	48	73.18	66.55	57	30.50	60.71	19
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	0	33.49	8	633.76	148.03	94	56.51	62.88	47	73.18	69.36	53	30.50	63.43	17
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39		1,207.51	82.95	95		51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38		0	20.25	26		18.56	
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86		0	1.92	38		2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16		0	1.06	43		0.15	
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84		1,207.51	150.41	95		99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies .....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	58.57	15	99.80	62.43	74	98.65	69.76	71	96.29	67.32	61	94.91	65.18	58
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	0	71.70	7	99.80	76.26	57	98.65	82.20	58	96.29	78.80	40	94.91	74.20	42
Dividends from nonbank subsidiaries .....		5.32	29	0	2.51	31	0	1.95	23	2.79	2.65	72	0	2.57	23
Interest income from nonbank subsidiaries.....		0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....		0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....		0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....		10.59	21	0	9.13	20	0	4.70	16	2.79	7.29	64	0	7.64	14
Dividends from subsidiary holding companies.....		1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....		0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....		0	0	49	0	0	49	0	0	49	0	0	49	0	49
Other income from subsidiary holding companies.....		0	0	50	0	0	49	0	0	49	0	0	48	0	49
Operating income from subsidiary holding companies .....		2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			2,686.84	
Loans and advances from subsidiaries / Total debt .....	94.87	29.59	84	89.34	30.31	84	94.77	27.08	86	89.23	28.33	83	82.90	26.53	85